



*If you're looking for a job, or a better job, you're probably strapped for cash. Here are some tips for saving money.*

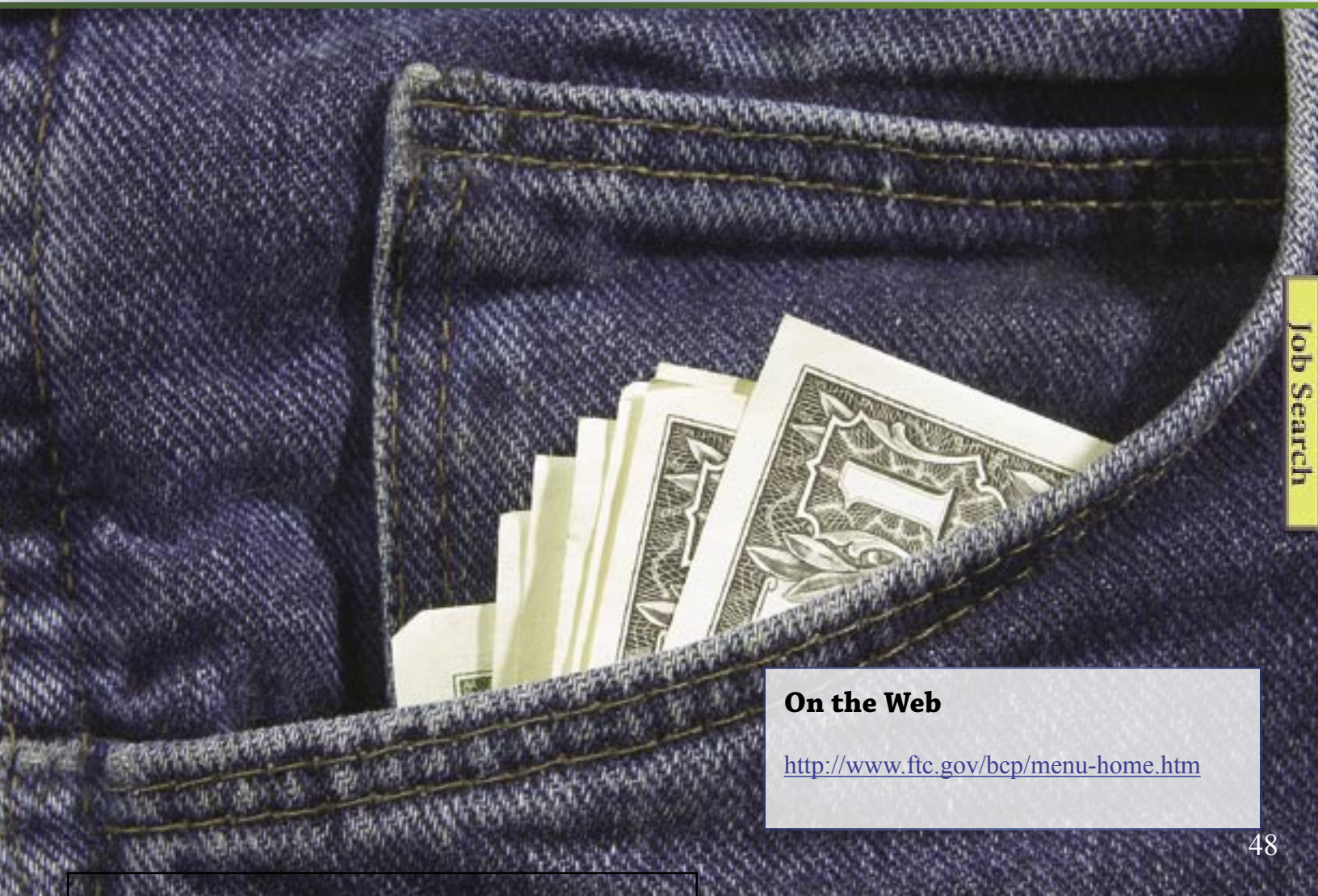
## *Spend Less*

- ✦ Eat out less, or not at all.
- ✦ Cook from scratch. Beans and brown rice are nutritious, cheap and can be fixed in lots of yummy ways.
- ✦ Cut entertainment. Do free fun stuff: play board games, hike, walk, bike, borrow library videos, tapes, books. Go to free events, parks.
- ✦ Get rid of pay TV (cable, satellite).
- ✦ Use coupons and buy necessities on sale.
- ✦ Make gifts instead of buying them.
- ✦ Conserve energy: Turn down your furnace and water heater; turn off the TV and lights when not in use; keep refrigerator door closed. Don't let your vehicle idle, turn it off.
- ✦ Drive less—consolidate trips, walk, bike, carpool. Keep tires properly inflated, engine tuned, air filter clean.
- ✦ Work with creditors to reduce your payments.
- ✦ Check your insurance. Don't have more than you need. Raise your deductible to lower your payments. Check with other companies for a better rate.
- ✦ Buy generic medications and store brands, not name brands.
- ✦ Shop at dollar stores and thrift stores.
- ✦ Buy less – know the difference between what you want and what you truly need.
- ✦ Grow a garden and can or freeze the surplus.
- ✦ Trade and barter for services (child care, mechanic or handyman work, rides).



## *Get More \$\$ Coming In*

- ✦ Sell an extra car.
- ✦ Sell things you don't need, but are still usable, through on-line auctions and classifieds.
- ✦ Sell a collection, boat, snowmobile, jet ski, or other toys and non-essentials.
- ✦ Rent out an extra room.
- ✦ Sell your arts and crafts.
- ✦ Have a garage sale.
- ✦ Teach your skills at your community school, or tutor students.
- ✦ Work part-time, do odd jobs, be an independent contractor – yard work; shoveling snow.
- ✦ Start a day-care or other home business.
- ✦ Apply for food stamps and other assistance at DWS.
- ✦ Get a paper route or other "spare time" job.



### **On the Web**

<http://www.ftc.gov/bcp/menu-home.htm>